

GOLDWATER BANK N A

	CPP Disbursement Date 01/30/2009	Cert 58405	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$134	\$102	-23.8%		
Loans	\$88	\$47	-46.7%		
Construction & development	\$3	\$2	-19.2%		
Closed-end 1-4 family residential	\$46	\$13	-72.1%		
Home equity	\$0	\$0	3.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-64.0%		
Commercial & Industrial	\$3	\$3	-14.5%		
Commercial real estate	\$26	\$20	-24.4%		
Unused commitments	\$0	\$0	-85.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$13	-36.1%		
Asset-backed securities	\$1	\$1	-13.2%		
Other securities	\$9	\$8	-0.4%		
Cash & balances due	\$9	\$28	229.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$135	\$46	-65.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$136	\$51	-62.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$128	\$97	-24.1%		
Deposits	\$127	\$97	-23.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$6	\$5	-17.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	3.9%	4.3%	--		
Tier 1 risk based capital ratio	8.0%	9.9%	--		
Total risk based capital ratio	9.3%	11.2%	--		
Return on equity <sup>1</sup>	35.9%	-41.2%	--		
Return on assets <sup>1</sup>	1.6%	-2.1%	--		
Net interest margin <sup>1</sup>	3.6%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	41.9%	20.4%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	83.2%	100.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.8%	8.7%	0.1%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	8.2%	35.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.3%	--
Total loans	6.3%	12.0%	0.1%	0.4%	